### MILLIONS FOR POLICY HOLDERS

Mutual Life Insurance Companies Must Divide Surplus Earnings.

CONTRACTS CALL FOR IT

If the Court of Appeals sustains a ecision handed down by Judge Woodward, in the Appellate Division of the econd Department yesterday, charges onduct of life insurance business in this State will result.

If this decision stands, persons holdompanies will derive much larger beneason to expect, as each policy hold-r's share of the annual profits of the company in which he is insured will be based on the total surplus of the ompany, instead of on a stated portion of that surplus.

Judge Woodward in his decision takes he ground that directors of life insur-

Judge Woodward in his decision takes the ground that directors of life insurance companies have no right to use discretion in dealing with a company's surplus. He holds that the directors cannot legally set aside a certain portion of the income as a basis upon which the carnings of policies shall be estimated.

He makes it clear that such earnings must be based upon the total surplus of the company.

In his decision Judge Woodward is upheld by Judge Cullen and Judge Hatch, Judge Goodrich dissents, he holding that directors of insurance companies have the right to exercise discretion in the matter.

Judge Woodward's decision was in the case of Emil Greef against the Equitable Life. Assurance Society, Greef took out a policy in that company in 1882. The policy was what is known as an endowment policy, to mature in a mitteen years. It matured in May, 1897. The charter of the company provides that its business shall be conducted on the mutual plan, and that carth policy holder shall be cedited with an equitable share of the surplus.

JUDGE WOODWARD'S DECITION.

After reciting these facts Judge Woodward says:

HUDGE WOODWARD'S DECISION.

After reciting these facts Judge Woodward says:

'It is conceded that the plaintiff stands in a contract relation to the deferdant, and that the defendant Lassipulated in its contract that the plaintiff, during the continuance of the colley, shall be entitled to participate in the distribution of the surplus of this society, but it is urged on behalf of the defendant that the plaintiff has forfeited his right to insist upon an society but it is urged on behalf of the defendant that the plaintiff has forfeited his right to insist upon an included distribution of all of the surplus by the provision in the policy that the distribution shall be made according to such principles and methods as may from time to time be adopted by this scalety for such distribution, which principles and methods are hereby ratified and accepted.

NO DIVISION AGREED UPON.

"The learned trial court has adopted

NO DIVISION AGREED UPON.

"The learned trial court has adopted is view of the question, but we are table to concur in the conclusion that e minds of the parties ever met in an greement that the defendant should twe the arbitrary power in distributing this surplus of the society to take it two-thirds of the surplus and to dide the remainder. The contract was awn by the defendant, and is therefore to be construed most favorably to epiaintiff, where this construction sees no violence to the letter of the no violence to the letter of the

does no Violence to the letter of the contract.
"It is not within reason to suppose that the plaintiff, who was paying \$1,457 per year for this insurance, with the inducement held out to him that he was to participate in the distribution of the surplus of the society, had any other idea than that he was to participate in the distribution of all of the surplus declared by the defendant, and the waiver or ratification which the defendant has inserted in its policies cannot be understood to go to the question of determining what portion of the surplus the society will distribute, but to the principles and methods of distributing the surplus when it has been determined.
"The charter of the company, which is made a public record by the provis-

plus the society will distribute, but to the principles and methods of distributing the surplus when it has been determined.

"The charter of the company, which is made a public record by the provisions of the statute under which it is organized, may properly be appealed to, at least for the purpose of adding us in the proper construction to put upon the agreements contained in the policy, and in this it is provided that the officers of the company shall 'cause a balance to be struck of the affairs of the company shall 'cause a balance to be struck of the affairs of the company shall 'cause a balance to be struck of the affairs of the company shall 'cause a balance to be struck of the affairs of the company shall 'cause a balance to be struck of the affairs of the company shall 'cause a balance to be struck of the affairs of the company shall 'cause a balance to be struck of the affairs of the company, which shall exhibit its assets and liabilities, both present and contingent, and also the net surplus, after deducting a sufficient amount to cover all outstanding risks and other obligations.

Each policy holder shall be credited with an equitable share of the said surplus."

We have a full supply of Eastman's goods and all chemicals and other shall be credited with an equitable share of the said surplus."

TERMS ON WHICH IT TOOK PRE-MIUMS.

MIUMS.

"The affairs of the company were to be conducted upon the mutual plan; the stockholders were limited by law to semi-annual dividends of three and one-half per cent, and each polley holder was to be credited with an equitable share of the profits of the company after the deduction of an amount sufficient to meet all of the obligations of the company. This was the understanding which the company had of its duties and obligations in accepting premiums.

duttes and obligations in accepting premiums.

"It in effect stipulated with the State as a condition of its being that it would place in the hands of its policy holders a contract embracing these provisions, and it cannot now be heard to say that it has, by a mere jugglery of words, kept this promise in form only to defeat it in substance. The substance of the contract, as set forth in the policy, construed, as it should be, in connection with the charter, is that the plaintiff shall be entitled 'an 'equitable share of the said surpus,'

"If a grocer entered into a contract with his customers to give them an equitable share of the net profits of his business, after-deducting enough to pay all of his outstanding or contingent obligations, with seven per cent. interest, no one would contend that he was fulfilling that contract if he put

two-thirds of the net profits into a fund for his own use and then divided the remainder. There would be nothing equitable about that, and there is nothing equitable about the plan of apportioning the net surplus of the defendant.

fendant.

"The contract is that "This policy, during its continuance, shall be entitled to participate in the distribution of the surplus of this society."

"It is not a part of the surplus, but 'the surplus,' in which the policy is to share."

share."

Judge Woodward says it is not disputed that the society has a large discretion in determining the amount of the surplus, that it may largely increase its reserve fund for the security of its policy holders, or that it may make deductions to cover contingent liabilities.

exclusive benefit of the assured."

Judge Woodward concludes:
"The pleadings clearly indicate that the defendant owes the plaintiff an amount equal to that which is claimed, and if it does not the matter may be determined upon the trial of the action. Conceding the facts stated in the pleadings, the plaintiff is entitled to judgment, and we conclude, therefore, that the interlocutory judgment appealed from should be reversed and the demurrer overruled, with costs."

Judge Woodward in this decision overrules a decision handed down by former Judge Joseph F. Daly, who ruled against Greef when the case first came before the Supreme Court.

of its policy holders, or that it may make deductions to cover contingent liabilities.

RIGHTS OF PROTECTION.

"The company," he holds, "may take all steps which are demanded by a wiso and prudent management to insure the prompt payment of losses and to successfully carry on the business. But when it has once determined what the surplus is, it must, under its contract with this plaintiff, make an equitable distribution, not of a portion of the fund, but of all of it. That is the essence of a mutual insurance contract. "This company, organized in 1859 with a capital of \$100,000, has a surplus of over \$43,000,000. If this surplus is not to be divided among those who have paid the premiums, but is to go eventually to the stockholders, the institution is builded upon a false pretence, for it has held out to its policy holders the promise that this fund should be distributed among them, and it has avoided its taxes to the State upon the proposition that the fund was held for the



MEN'S SUITS, ACTUAL VALUE NINE DOLLARS, YOURS FOR

\$4.98

MUST BE SEEN TO BE APPRE-

MEN'S SUITS, ACTUAL VALUE FOURTEEN DOLLARS, YOURS FOR

\$7.42

MUST BE SEEN TO BE APPRE-

MEN'S SUITS, ACTUAL VALUE TWENTY DOLLARS, YOURS FOR

\$6.24

\$9.98

MUST BE SEEN TO BE APPRE- MUST BE SEEN TO BE APPRE-

TRAVELERS' GUIDE.

SALD TESTIBULED

SALD TRAINS

Durane Danny Service

CANNON BALL CLOTHING CO., 219 MAIN ST., Norfolk, Va., opposite Academy of Music. 

# Ames Brownley & Hornihal,

THE MONTICELLO CORNER.

# SPECIAL SPECIAL SPECIAL. MONDAY THE DAY.

Not EQUAL values by any means, but the right of some special purchases of Summer Wearables, Profit on some of these articles have been almost disre-garded. The keen evented good judgment of Norfolks great host of shapers will

### LAWNS.

One case over 1,500 yards, choice of the season's production, smooth sheer texture and styles that would suggest the price to be 15c., they are only 10c.

### PIQUES.

Portsmouth, Va.

Portsmouth, Va.

Portsmouth, Va.

Portsmouth, Va.

Robert Service of the Claremont of the Polity other goods for Amateur and Professional Photographers.

Kodaks, . \$5.00, \$10.00, \$22.00 Vive Camera, . . \$5.00 and up

Gundlach Camera, . \$10.00, \$14.00

And other makes,

Developing Solution, Toning Solution, Flash Powder, Printing Paper,

a. m. No 25-Arrive Portsmouth daily 5:20 p. m.

p. m.

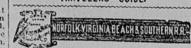
Pass'r Agt., 199 Main st., Narfolk, Va.

MURRAY FORBISS.

Trav. Pass'r Agt., Perismouth, Va.
E. ST. John, Vice President and General

Manager
V. E. Mellist, General Superintendent,
H. W. B. GLOVER, L. S. ALLEN,
Truffic Manager, Gen'l Pass'r Agt,
Portsmouth, Va.

TRAVELERS' GUIDE.



BETWEEN NORFOLK AND America's VIRGINIA BEACH, Resort.

-andCURRITUCK DIVISION,
With steamers forming the
"EAST VIRGINIA AND CAROLINA
LANE."

(formerly Pettit's North Carolina Line) and Bennett's North Carolina Line.) SCHEDULE IN EFFECT APRIL 29, 1899 MAIN LINE—TO VIRGINIA BEACH

MAIN LINE—TO VIRGINIA BEACH
LEAVE NORFOLK,
Daily except Sunday;
6:45 a. m., mixed.
19:15 a. m., fast express, stops only at
Kempswille, Lynnhaven and
Occana.
12:30 p. m., local express,
3:45 p. m., local express,
6:00 p. m., local express,
6:00 p. m., local express,
10:15 a. m., fast express, stops only at
Kempswille, Lynnhaven and
Occana.
12:30 p. m., local express,
6:30 p. m., local express,
6:30 p. m., local express,
6:45 p. m., local express,
6:50 p. m., local express,
6:

S.15 a. m., local express, 145 p. m., nixed. 4:30 p. m., fast express, stops only at Kempsville, Lynnhaven and

Oceana, 7:15 p. m., local express, 10:00 p. m., through express.

7:15 p. m., local express.

19:09 p. m., through express.

SUNDAY.

11:09 a. m., local express.

2:29 p. m., local express.

4:39 p. m., fast express, stops only at Kempsville, Lymhaven and Oceana.

7:15 p. m., local express.

CURRITUCK DIVISION.

LEAVE NORFOLK, VA.

Daily except Sunday-10:30 a. m., mixed;

5:36 p. m., local express.

LEAVE MUNDEN POINT, VA.

Daily except Sunday-7:30 a. m., mixed;

2:00 p. m., local express.

All steamers other than Currituck Sound steamers, arrive and depart from piler No. 1 (adjoining Clyde Line) Waler street, Norfolk, Va.

Thuins stops only on signal at intermediate stations to take on or put off passengers.

W. P. ASHBURN.

## Norfolk and Ocean View Ru. SHORT LINE BETWEEN NORFOLK AND OLD POINT COMFOLT VIA Norfolk and Orean View Ry. Co. FIFTY MINUTES. SCHEDULE TAKING EFFECT NO-VEMBER 24th, 1888

| Nor O'n Old folk V'w Pt  |   | Old  | Lv.<br>W  | Nor  |
|--|---|--|---|--|
| A M A M A M<br>7 30 7 50 8 20<br>9 20 9 50<br>10 30 10 50 11 20<br>P M P M P M<br>12 30 12 50 12 50<br>13 30 3 20 2 45 | Local daily,<br>Local daily,<br>Local daily,<br>Local daily,<br>Express<br>Local daily,<br>Local daily,<br>Local daily,<br>Local daily,<br>Local daily, | A M<br>  9:05<br>  10:35<br>  1', M<br>  12:05<br>  1:35<br>  8:00<br>  4:55<br>  6:05<br>  7:35 | A M<br>8:00<br>9:30<br>11:00<br>1: M<br>12:30<br>2:00<br>3:25<br>6:00<br>6:00<br>8:00 | A M<br>8 3 5 5<br>11 125<br>12 12 12 12 12 12 12 12 12 12 12 12 12 1 |

Local freight leaves Norfolk daily at and Ha, m and 5 p. m. Freight received up to 15 minutes before leaving time.

Straight fare to Old Point Comfort 25 cents. Fare for Round Trip to Old Point Comfort from any part of Norfolk, to cents Round Trip Tickets on saie by all Street Car Conductors.

D. A. HEGARTY,

General Superintendent.

# SOUTHERN

DOUBLE DAILY SCHEDULES TO ALL POINTS

and SOUTHWEST. EFFECTIVE MARCH 12, 1899.

| Lv. | Norfolk 2.00                       | 14   | m   | 5.35  | p   | m   |
|-----|------------------------------------|------|-----|-------|-----|-----|
| Ar  | Durham 445                         | 8    | m   | 3.10  |     |     |
| Ar. | Greensboro 6.33                    | 13   | m   | 5.15  | a   | m   |
| Ar. | Salisbury 7.50                     | P    | m   | 6.40  | 11  | 111 |
| Ar. | Asheville  12:10                   | 4    | m   | 2:25  | p   | m   |
| Ar. | Hot Springs 1:20                   | a    | m   | 3.57  | p   | m   |
| AT. | Knoxville 4.11<br>Chattaneoga 7:40 | a    | m   | 0     | p   | m   |
| Ar. | Nashville 6:53                     | B.   | m   | 61.00 | P   | 111 |
| 200 |                                    |      |     |       |     |     |
| Ar. |                                    | p    | m   | 7.55  | a   | 111 |
| Ar. | Atianta 6:10                       | n    | m   | 3:55  | D   | tn  |
| Ar. |                                    | A    | m   | 9:20  | p   | m   |
| A.  | Mobile 3:46                        | P    | m   | 3:05  | a   | m   |
| Ar. | New Orleans 8:10                   | p    | m   | 7;40  | 1   | m   |
| Az. | Birmingham[11:20                   | 2    | *** | 10-00 | -   | *** |
| Ar  | Memphis 5:20                       | p    | m   | 7:45  | 2   | 771 |
| -   |                                    | 1550 |     |       | -   |     |
| Ar. | Columbia 1.37                      | a    | m   | 11.25 | a   | 171 |
| Ar. | Augusta 8.00                       | n    | m   | 2.45  | p   | 111 |
| Ar. | Savannah 5.00                      | 14   | m   | 3.15  | 1)  | 111 |
| Ar. | DACKSOUVING D.13                   | 100  | m   | 7,40  | 200 | *** |
| Ar. | Tampa 6:50                         | P    | m   | 7:40  | 44  | m   |

For all information apply at City Ticket Office, Unin and Granby Streets, Phones 112.

Baggage called for and checked from hotels and residences by Virginia Trans-fer Company on orders left at ticket of-fice.

ince.

FRANK S. GANNON,

J. M. CULP.

Traffic Mgr.

W. A. TULP.

Gen'l Pass Agt.

W. H. DOLL, Pass. Agt., Norfolk, Va.

### National Western Schedule in Effect SCHEDULE IN EFFECT MARCH 1899.-LEAVE NORFOLK DAILY.

SCHEDOLE IN EFFECT MARCH 12.

189.—LEAVE NORFOLK DAILY.

7.46 a. m.—For Richmond, Washington, Lynchburg and the West.

4:35 p. m.—Vestibuled Limited for Richmond and Washington. Stops only at Surfolk, Waverly and 7.25 p. m.—For Pershurg. Lynchburg. the West and Southwest.

7.25 p. m.—For Pershurg. Lynchburg. the West and Southwest.

Trains arrive at Norfolk faily 9.55 a. m., 11:25 a. m. and 10:49 p. m.

Tickets and all information at station and 10 Granby street.

General Passenger Agent.

THE STEAMER S. A. McCalld. OF River Steamboat line, leaves the N. Y. P. & N. don'd property of the Petersburg. Norfolk and James River Steamboat line, leaves the N. Y. P. & N. don'd property of the passenger and freight for Newport News. all James River landings and Petersburg. Arriving in Petersburg shout 5 p. m. giving the Richmond passengers about one hour in Petersburg before the frain leaves, arriving in Richmond passengers about one hour in Petersburg before the frain leaves, arriving in Richmond passengers about one hour in Petersburg before the frain leaves, arriving in Richmond passengers about one hour in Petersburg before the frain leaves, arriving in Richmond passengers about one hour in Petersburg before the frain leaves, arriving in Richmond passengers about one hour for para about one-half passengers about one hour in Petersburg before the frain leaves, arriving in Richmond passengers about one hour for para about one-half passengers about one half passengers about pass Walke & Son, H. Brandt, and on board steamer.

Walke & Son, H. Brandt, and on board steamer.

Freight received daily (Sunday excepted) for all above named points.

AMES W. MCARRICK.

CLYDE'S REGULAR LINE STEAM ONLY DIRECT LINE FROM NOR.

Unit further bodies steamers are appointed used from Norlok every Moy.
DA WEDNESDAY and SATURDAY and SATURDAY and orelock p. m. and from Philadelphia and Southern Railronds.

Through bills of lading to all points South and Southers of lading to all points South and Southers Agent, Viginia and Tennessee Air Line, Southern Railronds.

JAMES W. MCCARRICK, General Agents, Norlolk va.

General Agents, Philadelphia.

THE STEAMER S. A. McCALL. OF the Petersburg Steamers and James River learned at the Petersburg of the Norlolk No. 102.

NESDAY and FRIDAY and FRIDAY and It seems and freight for Newpoint of the Richmond passengers about one in the Richmond passengers and freight for Newpoint of the Richmond pas

TRAVELERS' GUIDE.

## Old Dominion Steamship Co.'s Lines



FOR NEW YORK.—I senger ships are appoint to sail from Norfolk at p. m. daily, except Sum FROM NEW YORK.
Monday Tuesday, Wed day, Thursday and day at 3:00 p. m., Satura

PASSENGER ACCOMMODATIONS UNSURPASSED.

UNSURPASSED.

Fare, including meals and stateroom berth berth 25 to Round trip (limited to 20 days). State For tickets and reservation of slaterooms apply at ticket office, by Main street, or at general office, at Wissif Ships leave Old Foint for Norfeak Sunday about 10 a. m.

TIME SCHEDULE OF STEAMURS Hampton Roads, J. S. Warden, harry, Accomack and Virginia Dare, as inguilly, except Sunday, from Company 8 wharf, Norfolk
FOR OLD POINT—At 6:15 and 11:15 and 10:05 a. m. 2:45 and 7:10 p. m.; Fortsmouth 6:2 and 10:05 a. m. and 3:05 p. m.; Hay Line wharf, Norfolk at 6:15 and 11:20 a. m. and 4:20 p. m.

is a. m.; Portsmouth, blow ne. 645 a m. FOR NORTH RIVER-On Monday, reduceday and Friday at 645 a mi. ortsmouth, 650 a. m.; Bay Line, 645 a. Ortsmouth, 650 a. m.; Bay Line, 645 a.

For severn River Or. Tuesday, Thursday and Saturday at 6.15 a.m.; Portsmouth, 6.29 a.m.; Bay Line 6.45 a.m.; Portsmouth, 6.29 a.m.; Bay Line 6.45 a.m.; For Back, Poquosin AND YORK RIVER LANDINGS AND CRAB NECK—On Monday, Wednesday and Friday at 6.55 a.m.; For Samouth, 6.29 a.m.; Bay Line, 6.45 a.m. Returning following day, FOR NANSEMOND RIVER AND SUFFICIAL ALL 2.00 p.m.; Portsmouth, 3.10 p.m. Connecting at Suffelk and Carolina railmoad. Freek, Poquosin, York and Nansemond Piver Landings must be prepaid. All schedules subject to change without and schedules subject to change without the few for ware freek.

until 5:00 p. m. M. B. CROWELL, Agent

NORTHBOUND | P. R. R. | B. & 

ROUTE

Railroad.

QUICK TIME-LOW RATES. TWO TRAINS EACH WAY.
SCHEDULE IN EFFECT MONDAY,
APRIL 25 1838,
LEAVE NORFOLK.

APRIL 23 1338.

LEAVE NOREOLIC.

7:45 a. m. daily, except Sunday-(Portsmosth, High street, 1:30 a. m.)

Arrive at Philadelphia 5:42 p. m.; New York at 8:38 p. m.

LEAVE NORFOLK.

6:00 p. m. daily; Portsmouth, High street, 5:30, Arrive at Philadelphia, 5:10 a. m.; New York 7:43 a. m.

ARRIVE AT NORFOLK.

9:00 a. m. daily; Portsmouth, High street, 9:10, leaving New York at 8:00 p. m.; Philadelphia, 1:10 p. m.

ARRIVE AT NORFOLK.

7:50 p. m. daily; except Sunday (Portsmouth, High street, 8:00 p. m.) leaving New York at 8:00 a. m.; Philadelphia, 10:20 a. m.; Philadelphia 10:20 a. m.

Clona connection made with all rail nod sound lines to and from Boston.

Pullman Sleeping Cars on night trains between Jetsey City, Philadelphia and Cape Charles.

Pullman Buffet Parler Carson 64y trains

iantic Hotel, and on steamers, R. B. COOKE, General Passenger and Freight Agent.

### Merchanis' & Miner's Transportation Co

DIRECT ROUTE.

orton.
For further information apply to
R. H. WRIGHT, Agent, Norrolk Va.
R. D. STEIBHNS, Ass't Traffle Mgg.
W. P. TURNER, Gen. Pass, Agent
J. C. WHITNEY, Traffle Managet,
General Offices, Baltimore, Mc.

TRAIN NO. 2 arrives at Norfolk at 5:19 pm. datty.
TRAIN NO. 3 connects at Denniston Junction with Norfolk and Weslern railroad for Durham and Intermediate Sofits.
TRAINS NOS. 1 AND 3 connect at Jeffrees Junction and Danville for all points on the Southern Railway system.
Pullman sleeps between Danville and Asheville, Atlanta, Jacksonville, Memphis and New Orleans.
Tickets on sale and bargage checked at Walke's agency and company's wharf.
Norfolk, and at Emmerson & Watson's agency Portsmouth.
Steamer City of Chester touches at N.

trips, WM. H. TAYLOR,
Traffic Manager,
CHAS. O. HAINES, General Manager.

TRAVELERS' GUIDE,



FOR RICHMOND. WASHINGTON, CINCINNATI, LOUISVILLE, CHI-CAGO, ST. LOUIS ETC. SCHEDULE IN EFFECT JANUARY 10, 1599.

|                                 | WESTROUND  | No.                           | 1       | - 1                                   | No.   | 3       |         |
|---------------------------------|--|-------------------------------|---------|---------------------------------------|---|---------|---------|
| Lv.<br>Lv.<br>Lv.<br>Ar.        |  | 7:40<br>8:10<br>9:13<br>11:30 | 1       | m                                     | 3:00<br>3:30<br>4:35<br>6:50  | PP      | m       |
| Lv.                             | Richm'd (RF&P) <br>Washington  | *12:00<br>*3:40               | p       | m                                     | 7:40<br>11:30   | PP      | m       |
| Lv.<br>Ar.<br>Ar.<br>Ar.<br>Ar. | Rich'd Ma'n line<br>Charlottesville<br>Staunton<br>Va. Hot Springs.<br>Cliften Forge<br>Cincinnati<br>Louisville<br>Chicago<br>St. Louis | 7:55                          | ppopaan | m m m m m m m m m m m m m m m m m m m | 10:30<br>2:43<br>4:22<br>7:25<br>6:28<br>6:15<br>8:00<br>7:15<br>7:30 | apapapa | mm mm m |

(Norfolk & Carolina Raticond.)

|                   | Stations.   | Daily.  | Bunda  |
|-------------------|---|---|--|
| Ar.<br>Ar.<br>Ar. | Norfolk Forts June Suffelk Va Tunis N. C. Hobgood, N. C. Tarbero, N. C. Hocky Mount, N.C. | 9:22 a m<br>10:00 a m<br>10:50 a m<br>12:21 p m | 2:43 p<br>3:17 p<br>4:15 p<br>6:35 p<br>6:00 p |
| Ar.               | Williamston, N. C.<br>Plymouth, N. C.<br>Washington, N. C.<br>Kinston, N. C.              |   | 7:40 p   |
| Ar.               | Wilson, N. C<br>Golsboro, N. C<br>Wilmington, N. C.                                       | 3:21 p m  | 7:50 p   |
| Ar.<br>Ar.<br>Ar. | Fayetteville, N. C<br>Florence, S. C<br>Charleston, S. C                                  | 4:25 p m<br>7:25 p m<br>10:50 p m               | 1:06 a<br>3:15 a<br>6:03 a                     |
| Ar.               | Columbia S. C   | 12:35 p m                                       | 12:35 p  |
| Ar.               | Savannah, Ga  | 1:50 a m  | 8:15 a   |

EASTERN CAROLINA DISPATCH FAST FREIGHT LINE AND OLD DO-MINION LINE between all points North and East via Norfolk and Southern Railroad and Eastern North

General Freight and Passenger Agent M. K. KING, General Manager.

Ly New York die 20 pm | die 21 pm | die 20 pm | die 21 pm | die 20 qm | die 20

a Runs one hour later Sundays, b Runs ten mintues later Sundays,

d Daily, except Sundays.

Chesapeake and Ohio arrives at Norfolk 12.15 p. m. and 7.03 p. m. Arrives at Portamouth 12.10 p. m. and 7.03 p. m. For further information apply to J. R. Willackov, Ticket Agent, or F. W. CURD, Passenger Agent, C. and O. Ticket Office, Granby atreet, Norfolk, Va.

Asst. General Passenger Agent

| ANUARY 15th, 1899,   |
|--|
| No. 49.   No. 100<br>Daily.   Bunda  |
| 9:00 a m 2:20 p<br>9:22 a m 2:42 p<br>10:00 a m 3:17 p<br>10:50 a m 4:15 p<br>12:20 m 6:35 p<br>12:21 p m 6:35 p<br>N.C 12:30 p m 6:35 p |
| C. 6:55 p<br>7:40 p<br>7:20 p<br>7:56 p  |
| C 3:21 p m 7:50 p<br>C 5:50 p m 9:40 a   |
|  |

Norfolk & Ecuinein R. H. C

at I a. m. TUESDAY, THURSDAY SATURDAY, connecting with all rail steam lines at Norfolk for the N. East and West, Passenger station at of East Main street, Norfolk and Wern depot. Freight station on W street.

Carol na.

Froight received daily at 5 p. m. and
Froight received daily at 5 p. m. and
forwarded promptly at low rate.

For further information apply to the
General Office of the N. & S. R. R. Co.,
Norfolk, Va.

H. C. HUDGINS.

NOTOK & WOSHINGION SICOMBOOL CO.

The new and powerful iron palace steamers NEWPORT NEWS, WASH-INGTON and NORFOLK WIR leave daily as follows:

Norfolk, and at Emmerson & Walson's agency Portsmouth

Steamer City of Chester touches at N. Y. P. and N. R. R. wharf on outgoing trips,

WM. H. TAYLOR,

Traffic Manager.

WM. H. TAYLOR,

Traffic Manager.

Telephone (IL.